

United States Bankruptcy Court  
Northern District of California

In re:  
Christopher Eugene Black  
Laura Avelina Padilla Black  
Debtors

Case No. 16-53004-SLJ  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0971-5

User: mtartagli  
Form ID: 309A

Page 1 of 2  
Total Noticed: 28

Date Rcvd: Oct 20, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2016.

db/jdb +Christopher Eugene Black, Laura Avelina Padilla Black, 1090 Morris Court #2,  
San Jose, CA 95126-1007  
smg +CALIFORNIA STATE BOARD OF EQUALIZATION, ACCOUNT REFERENCE GROUP MIC 29, P O BOX 942879,  
SACRAMENTO CA 94279-0029  
(address filed with court: State Board of Equalization,  
Attn: Special Procedures Section, MIC:55, P.O. Box 942879, Sacramento, CA 94279)  
14430617 +CEP America Anesthesia PC, PO Box 45741, San Francisco CA 94145-0741  
14430614 +Chrysler Capital, PO Box 660647, Dallas TX 75266-0647  
14430623 +Credence Resource Management LLC, PO Box 1740, Southgate MI 48195-0740  
14430624 +Cypress Collection Services, PMB 184, 3900 Pelandale Avenue #420, Modesto CA 95356-9104  
14430627 +Financial Corporation of America, PO Box 203500, Austin TX 78720-3500  
14430628 +First Bankcard, PO Box 2557, Omaha NE 68103-2557  
14430631 +Paypal Credit, PO Box 5138, Timonium MD 21094-5138  
14430632 +Quest Diagnostics, PO Box 740987, Cincinnati OH 45274-0987  
14430633 +Radiological Assoc Med Group, 450 Glass Lane, Suite C, Modesto CA 95356-9287  
14430638 +Stanford Children's Health, PO Box 743447, Los Angeles CA 90074-3447  
14430642 +US Dept of Education, PO Box 105193, Atlanta GA 30348-5193

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: ike@ikeshulmanlaw.com Oct 21 2016 01:45:51 James S.K. Shulman,  
Law Offices of James Shulman, 1501 The Alameda #200, San Jose, CA 95126

tr +EDI: BDAKAELIN.COM Oct 21 2016 01:33:00 Doris A. Kaelin, P.O. Box 1582,  
Santa Cruz, CA 95061-1582  
smg EDI: EDD.COM Oct 21 2016 01:33:00 CA Employment Development Dept.,  
Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001  
smg EDI: CALTAX.COM Oct 21 2016 01:33:00 CA Franchise Tax Board, Attn: Special Procedures,  
P.O. Box 2952, Sacramento, CA 95812-2952  
smg EDI: IRS.COM Oct 21 2016 01:33:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346  
ust E-mail/Text: ustpreion17.sj.ecf@usdoj.gov Oct 21 2016 01:46:29  
Office of the U.S. Trustee / SJ, U.S. Federal Bldg., 280 S 1st St. #268,  
San Jose, CA 95113-3004  
14430616 +EDI: CAPITALONE.COM Oct 21 2016 01:33:00 Capital One Bank, PO Box 30285,  
Salt Lake City UT 84130-0285  
14430618 +EDI: CHASE.COM Oct 21 2016 01:33:00 Chase, PO Box 15123, Wilmington DE 19850-5123  
14430621 +EDI: CHASE.COM Oct 21 2016 01:33:00 Chase, PO Box 15298, Wilmington DE 19850-5298  
14430622 +EDI: CITICORP.COM Oct 21 2016 01:33:00 Citi Cards, PO Box 6500,  
Sioux Falls SD 57117-6500  
14430625 +EDI: DISCOVER.COM Oct 21 2016 01:33:00 Discover, PO Box 30421,  
Salt Lake City UT 84130-0421  
14430629 +EDI: HCA2.COM Oct 21 2016 01:33:00 Good Samaritan Hospital, 2425 Samaritan Dr.,  
San Jose CA 95124-3997  
14430635 +E-mail/Text: collections@scfcu.org Oct 21 2016 01:46:40  
Santa Clara County Federal Credit Union, 852 N. First Street, San Jose CA 95112-6370  
14430639 +EDI: RMSC.COM Oct 21 2016 01:33:00 Synchrony Bank/Bankruptcy Dept., PO Box 965060,  
Orlando FL 32896-5060  
14430641 +EDI: RMSC.COM Oct 21 2016 01:33:00 Synchrony Bank/R Us Credit Card, PO Box 530939,  
Atlanta GA 30353-0939

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14430619\* +Chase, PO Box 15123, Wilmington DE 19850-5123  
14430620\* +Chase, PO Box 15123, Wilmington DE 19850-5123  
14430626\* +Discover, PO Box 30421, Salt Lake City UT 84130-0421  
14430630\* +Good Samaritan Hospital, 2425 Samaritan Dr., San Jose CA 95124-3997  
14430634\* +Radiological Assoc Med Group, 450 Glass Lane, Suite C, Modesto CA 95356-9287  
14430636\* +Santa Clara County Federal Credit Union, 852 N. First Street, San Jose CA 95112-6370  
14430637\* +Santa Clara County Federal Credit Union, 852 N. First Street, San Jose CA 95112-6370  
14430640\* +Synchrony Bank/Bankruptcy Dept., PO Box 965060, Orlando FL 32896-5060  
14430615 ##+American Medical Response, PO Box 3429, Modesto CA 95353-3429

TOTALS: 0, \* 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 22, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2016 at the address(es) listed below:

Doris A. Kaelin dktrustee@gmail.com, C139@ecfcbis.com  
James S.K. Shulman on behalf of Debtor Christopher Eugene Black ike@ikeshulmanlaw.com  
James S.K. Shulman on behalf of Joint Debtor Laura Avelina Padilla Black ike@ikeshulmanlaw.com  
Office of the U.S. Trustee / SJ USTPRegion17.SJ.ECF@usdoj.gov, ltroxas@hotmail.com  
TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Christopher Eugene Black</b>	Social Security number or ITIN	<b>xxx-xx-7255</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Laura Avelina Padilla Black</b>	Social Security number or ITIN	<b>xxx-xx-1620</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Northern District of California</b>		Date case filed for chapter	<b>7 10/19/16</b>
Case number: <b>16-53004 SLJ 7</b>			

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Christopher Eugene Black	Laura Avelina Padilla Black
2. All other names used in the last 8 years		fka Laura Padilla, fka Laura Avelina Padilla
3. Address	1090 Morris Court #2 San Jose, CA 95126	1090 Morris Court #2 San Jose, CA 95126
4. Debtor's attorney Name and address	James S.K. Shulman Law Offices of James Shulman 1501 The Alameda #200 San Jose, CA 95126	Contact phone (408) 971-3233
5. Bankruptcy trustee Name and address	Doris A. Kaelin P.O. Box 1582 Santa Cruz, CA 95061	Contact phone (831)600-8093 Email: <a href="mailto:dktrustee@gmail.com">dktrustee@gmail.com</a>
6. Bankruptcy clerk's office  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	280 South First Street Room 3035 San Jose, CA 95113	Hours open: 9:00 am to 4:30 pm, Monday – Friday  Contact phone: 408-278-7500  Date: 10/20/16

For more information, see page 2 >

<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.  <b>Important Notice to Individual Debtors:</b> The United States Trustee requires all debtors who are individuals to provide government-issued photo identification and proof of social security number to the trustee at the meeting of creditors	<b>November 10, 2016 at 02:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>U.S. Federal Bldg., 280 S 1st St. #130, San Jose, CA 95113</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 1/9/17</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	